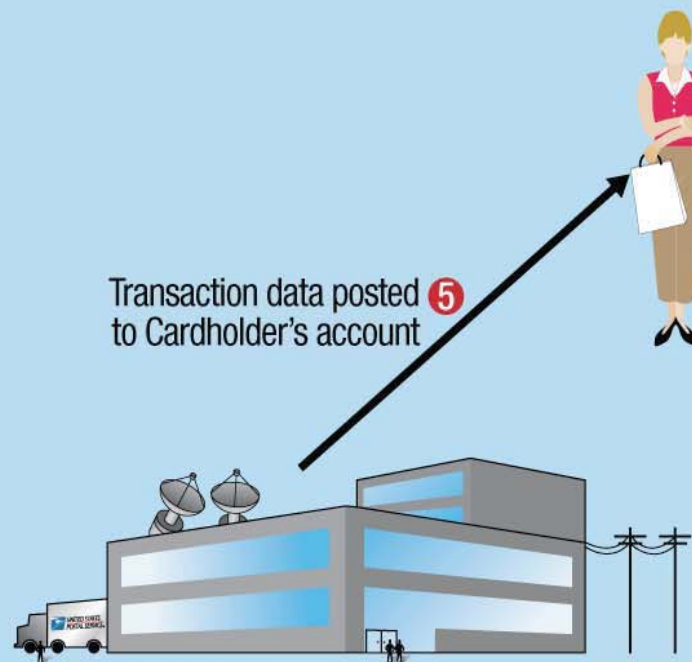


EXHIBIT B

Clearing Using VisaNet

At the End of Each Business Day

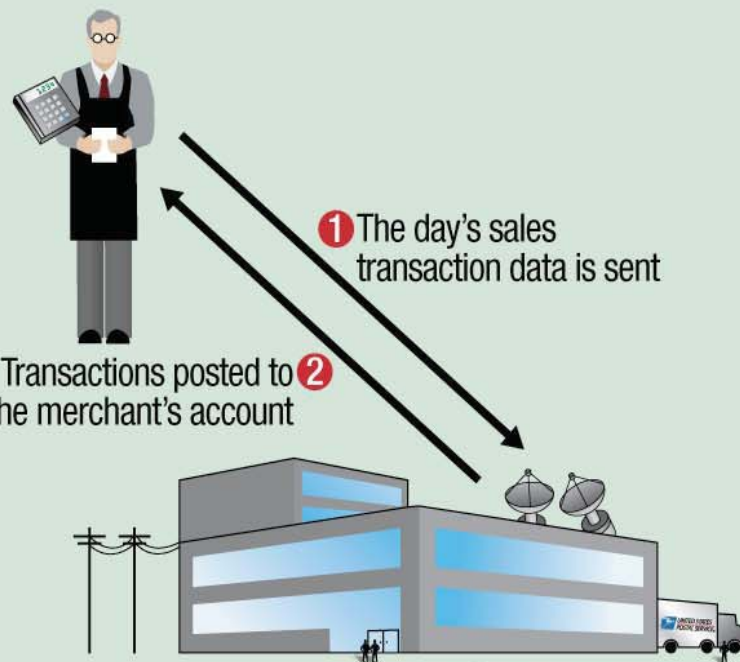
Cardholder / Issuer



Transaction data posted
to Cardholder's account **5**

Issuer Processor

Merchant / Acquirer



1 The day's sales
transaction data is sent

Transactions posted to
the merchant's account **2**

Acquirer Processor

Sales transaction **4**
data forwarded

3 Sales transaction
data forwarded

